

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or Unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
New Jersey**

In Re: **Jurdia C Garrett-Hill**

Case No.: **24-12735**
Judge: **JKS**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Date: **4/17/2024**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a/ 7b/ 7c.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a/ 7b/ 7c

Initial Debtor(s)' Attorney /s/ DGB Initial Debtor: /s/ JCG Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee \$300.00 monthly for 36 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$____ per month for ____ months; \$____ per month for ____ months, for a total of 0 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- Future Earnings
 Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- Sale of real property
Description:
Proposed date for completion: _____
- Refinance of real property:
Description:
Proposed date for completion: _____
- Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- If a Creditor filed a claim for arrearages, the arrearages will / will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
- Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

Part 2: Adequate Protection

NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
Marie-Ann Greenberg, Chapter 13 Standing Trustee	Trustee Commission (Administrative) Attorney fees (Administrative)	As allowed by statute
Goldman & Beslow, LLC		Balance Due: \$3,250.00
Domestic Support Obligation		None
Internal Revenue Service	Taxes and certain other debts	unknown
State of New Jersey Division of Taxation	Taxes and certain other debts	unknown

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
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-NONE-							
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2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. **Surrender** **NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
OneMain Financial Gropu, LLC	2001 Toyota Camry	\$4,350.00	surrender in full satisfaction of debt

f. **Secured Claims Unaffected by the Plan** **NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
CMG Financial	1st mortgage (current) 1112 San Jose Drive, Glendora, NJ

g. **Secured Claims to be Paid in Full Through the Plan:** **NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Part 5: Unsecured Claims	NONE			

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$____ to be distributed *pro rata*
- Not less than ____ percent
- Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
Department of Ed/Nelnet	Student loans	Outside plan	Outside plan

Part 6: Executory Contracts and Unexpired Leases **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove or record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
 Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 3/28/2024.

Explain below **why** the plan is being modified:

Plan is being modified to add a vehicle surrender into Part 4(f) of the plan in full satisfaction of debt.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: April 17, 2024

/s/ Jurdia C Garrett-Hill

Jurdia C Garrett-Hill

Debtor

Date:

Joint Debtor

Date April 17, 2024

/s/ David G. Beslow, Esq.

David G. Beslow, Esq.

Attorney for the Debtor(s)

In re:
Jurdia C Garrett-Hill
Debtor

Case No. 24-12735-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Apr 18, 2024

User: admin
Form ID: pdf901

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Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2024:

Recip ID	Recipient Name and Address
db	+ Jurdia C Garrett-Hill, 1112 San Jose Drive, Glendora, NJ 08029-1516
520192931	+ CMG Financial, Pob 77404, Ewing, NJ 08628-6404
520192936	+ Comcast, P.O. Box 848, Newark, NJ 07101-0848
520192964	+ Linton Brown, 60 Dover Street, Newark, NJ 07106-2310
520192967	+ Mariner Finance, 2290 US Highway 22 East, Suite D, Union, NJ 07083-8400
520192968	+ Mariner Finance c/o, Randolph Walzer & Associates LLC, 2042 W County Line Road, Unit 8, PO Box 1234, Jackson, NJ 08527-0259
520192992	+ Short Hills Surgery Center, 187 Millburn Avenue, Millburn, NJ 07041-1845
520192993	+ Short Hills Surgery Center, 187 Millburn Avenue, Suite 102, Millburn, NJ 07041-1845

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 18 2024 21:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 18 2024 21:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 18 2024 21:25:06	AIS Portfolio Services, LLC, Attn: Capital One Auto Finance, a divisi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520192922	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 18 2024 21:17:00	Aspire Credit Card, Po Box 105555, Atlanta, GA 30348-5555
520192921	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 18 2024 21:17:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
520192923	+ Email/Text: bk@avant.com	Apr 18 2024 21:20:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
520192924	+ Email/Text: bk@avant.com	Apr 18 2024 21:20:00	Avant/WebBank, 222 W Merchandise Mart Plaza, Chicago, IL 60654-1103
520192930	^ MEBN	Apr 18 2024 21:13:18	CMG Financial, Attn: Bankruptcy, 3160 Crow Canyon Rd, Ste 400, San Ramon, CA 94583-1382
520192940	Email/Text: cfcbckoffice@confinco.com	Apr 18 2024 21:18:00	Continental Finance Company, 4550 New Linden Hill Road, Wilmington, DE 19808
520192939	Email/Text: cfcbckoffice@confinco.com	Apr 18 2024 21:18:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
520192997	Email/Text: cfcbckoffice@confinco.com	Apr 18 2024 21:18:00	Surge, PO Box 6812, Carol Stream, IL 60197-6812
520192925	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2024 21:25:06	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520192927	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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520195067	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 18 2024 21:24:34	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520228338	+ Email/PDF: ebn_ais@aisinfo.com	Apr 18 2024 21:24:34	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520192929	+ Email/Text: bzern@celticbank.com	Apr 18 2024 21:24:57	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520192932	+ Email/Text: documentfiling@lciinc.com	Apr 18 2024 21:20:00	Celtic Bank Corp., 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314
520192934	+ Email/Text: documentfiling@lciinc.com	Apr 18 2024 21:17:00	Comcast, 257 Prospect Avenue, West Orange, NJ 07052-4210
520192935	+ Email/Text: documentfiling@lciinc.com	Apr 18 2024 21:17:00	Comcast, 1500 Market Street, Philadelphia, PA 19102-2107
520192933	+ Email/Text: documentfiling@lciinc.com	Apr 18 2024 21:17:00	Comcast, 1 Comcast Drive, Philadelphia, PA 19103-2899
520192937	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2024 21:19:00	ComenityBank/Venus, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520192938	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2024 21:19:00	ComenityBank/Venus, Po Box 182789, Columbus, OH 43218-2789
520192941	+ Email/Text: electronicbkydocs@nelnet.net	Apr 18 2024 21:19:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
520192943	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 18 2024 21:20:00	Destiny Mastercard, PO Box 4477, Beaverton, OR 97076-4401
520192944	Email/Text: bankruptcycourts@equifax.com	Apr 18 2024 21:18:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
520192945	Email/Text: bankruptcycourts@equifax.com	Apr 18 2024 21:18:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
520192946	^ MEBN	Apr 18 2024 21:12:08	Experian, P.O. Box 2002, Allen, TX 75013-2002
520192947	^ MEBN	Apr 18 2024 21:11:03	Experian, P.O. Box 4500, Allen, TX 75013-1311
520192948	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 18 2024 21:36:11	First Premier Bank, Attn: Bankruptcy, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
520192950	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 18 2024 21:55:08	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520192952	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 18 2024 21:20:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
520192953	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 18 2024 21:20:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
520192954	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 18 2024 21:20:00	Indigo, P.O. Box 23039, Columbus, GA 31902-3039
520192955	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 18 2024 21:18:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520192956	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 18 2024 21:19:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
520192959	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 18 2024 21:19:00	Jefferson Capital Systems, LLC, 200 14th Avenue East, Sartell, MN 56377-4500
520192962	+ Email/Text: bankruptcy@kikoff.com	Apr 18 2024 21:18:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
520192963	+ Email/Text: bankruptcy@kikoff.com		

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520199688	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2024 21:18:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423
520192966	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2024 21:24:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520192965	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2024 21:24:36	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
520217517	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2024 21:24:51	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520192969	+ Email/Text: bankruptcy@marinerfinance.com	Apr 18 2024 21:24:33	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520192972	+ Email/Text: bankruptcy@marinerfinance.com	Apr 18 2024 21:18:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
520192975	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 18 2024 21:18:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
520192977	+ Email/Text: bankruptcy@scccompanies.com	Apr 18 2024 21:24:33	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
520192976	+ Email/Text: bankruptcy@scccompanies.com	Apr 18 2024 21:20:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
520192978	+ Email/Text: bankruptcy@scccompanies.com	Apr 18 2024 21:20:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
520192979	+ Email/Text: bankruptcy@scccompanies.com	Apr 18 2024 21:20:00	Midnight Velvet/Swiss Colony, Attn: Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
520192980	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 18 2024 21:20:00	Midnight Velvet/Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
520217562	+ Email/Text: bankruptcy@scccompanies.com	Apr 18 2024 21:20:00	Milestone, P.O. Box 23065, Columbus, GA 31902-3065
520192981	+ Email/Text: electronicbkydocs@nelnet.net	Apr 18 2024 21:20:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
520192983	+ Email/Text: electronicbkydocs@nelnet.net	Apr 18 2024 21:19:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
520220734	+ Email/PDF: cbp@omf.com	Apr 18 2024 21:19:00	Nelnet, 2401 International Lane, Madison, WI 53704-3121
520192985	+ Email/PDF: cbp@omf.com	Apr 18 2024 21:24:50	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520192996	Email/Text: bankruptcy@self.inc	Apr 18 2024 21:35:31	Onemain, Po Box 1010, Evansville, IN 47706-1010
520192994	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 18 2024 21:18:00	Sunrise Banks, 515 Congress Ave, Suite 2200, Austin, TX 78701
520192988	+ Email/Text: bankruptcy@savit.com	Apr 18 2024 21:17:00	State of New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, P.O. Box 245, Trenton, NJ 08695-0245
520192989	+ Email/Text: bankruptcy@savit.com	Apr 18 2024 21:20:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
520192990	+ Email/Text: bankruptcy@scccompanies.com	Apr 18 2024 21:20:00	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
520192991	+ Email/Text: bankruptcy@scccompanies.com	Apr 18 2024 21:20:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
520192995	+ Email/Text: bankruptcy.notices@sunrisebanks.com	Apr 18 2024 21:20:00	Seventh Ave/Swiss Colony Inc., 1112 7th Ave, Monroe, WI 53566-1364

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520192998	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 18 2024 21:24:40	Synchrony/HSN, Po Box 71740, Philadelphia, PA 19176-1740
520193000	+ Email/Text: bankruptcy@sccompanies.com	Apr 18 2024 21:25:11	Synchrony/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520193001	+ Email/Text: bankruptcy@sccompanies.com	Apr 18 2024 21:20:00	The Swiss Colony/Country Door, Attn:Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
520193002	^ MEBN	Apr 18 2024 21:20:00	The Swiss Colony/Country Door, 1112 7th Ave, Monroe, WI 53566-1364
520193003	^ MEBN	Apr 18 2024 21:11:21	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
520215376	+ Email/Text: electronicbkydocs@nelnet.net	Apr 18 2024 21:11:26	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
520193005	+ Email/Text: bkelectronicnotices@usaa.com	Apr 18 2024 21:19:00	U.S. Department of Education c/o Nelnet, 121 S 13TH ST, LINCOLN, NE 68508-1904
520193004	+ Email/Text: bkelectronicnotices@usaa.com	Apr 18 2024 21:17:00	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
520193006	^ MEBN	Apr 18 2024 21:17:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
520193008	^ MEBN	Apr 18 2024 21:13:08	Waypoint Resource Group, Attn: Bankruptcy, Po Box 8588, Round Rock, TX 78683-8588
		Apr 18 2024 21:13:07	Waypoint Resource Group, Po Box 8588, Round Rock, TX 78683-8588

TOTAL: 73

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520192926	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520192928	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520197301	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520192942	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
520192949	*+	First Premier Bank, Attn: Bankruptcy, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
520192951	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520192957	*+	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
520192958	*+	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
520192960	*+	Jefferson Capital Systems, LLC, 200 14th Avenue East, Sartell, MN 56377-4500
520192961	*+	Jefferson Capital Systems, LLC, 200 14th Avenue East, Sartell, MN 56377-4500
520192970	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
520192971	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
520192973	*+	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
520192974	*+	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
520192982	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
520192984	*+	Nelnet, 2401 International Lane, Madison, WI 53704-3121
520192986	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
520192987	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
520193007	*+	Waypoint Resource Group, Attn: Bankruptcy, Po Box 8588, Round Rock, TX 78683-8588
520193009	*+	Waypoint Resource Group, Po Box 8588, Round Rock, TX 78683-8588

TOTAL: 0 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2024 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Jurdia C Garrett-Hill yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4